

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 12-36549-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Donald Craig Stroud Jr
7707 Bluespruce Drive
Richmond, VA 23237

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-3990

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Donald Craig Stroud Jr is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 20, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Donald Craig Stroud, Jr
 Debtor

Case No. 12-36549-DOT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Feb 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2013.

db
 11479737 +Donald Craig Stroud, Jr, 7707 Bluespruce Drive, Richmond, VA 23237-3612
 11479738 +Caleb Hassel, 4809 Castlewood Rd, Richmond, VA 23234-3960
 11479739 +Carolyn Davis, 609 Church St., Blackstone, VA 23824-1607
 11479740 Citifinancial Bankruptcy Dept, PO Box 140489, Irving, TX 75014-0489
 11479741 +Dominion Law Associates, 222 Central Park Ave, Ste 210, Virginia Beach, VA 23462-3024
 11479742 +ER Solutions, Po Box 9004, Renton, WA 98057-9004
 11479741 +Eastern Account System, Po Box 837, Newtown, CT 06470-0837
 11479744 +Main Street Acquisition Corp, PO Box 9201, Old Bethpage, NY 11804-9001
 11479750 +Verizon Virginia Inc, Attn: Bankruptcy, Po Box 3397, Bloomington, IL 61702-3397
 11479752 +Wilson Abernathy, 20037 Oak River Ct, Petersburg, VA 23803-1091

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QBEROBINSON.COM Feb 22 2013 03:48:00 Bruce E. Robinson, P.O. Box 538,
 417 E. Atlantic Street, South Hill, VA 23970-2701
 11479735 +EDI: AMEREXPR.COM Feb 22 2013 03:48:00 American Express, American Express Special Research,
 Po Box 981540, El Paso, TX 79998-1540
 11479736 +E-mail/Text: banko@berkscredit.com Feb 22 2013 04:22:02 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 11479743 +EDI: CBSKOHLS.COM Feb 22 2013 03:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 11479745 +EDI: MID8.COM Feb 22 2013 03:48:00 Midland Credit Management, 8875 Aero Dr, Ste 200,
 San Diego, CA 92123-2255
 11479746 +EDI: MID8.COM Feb 22 2013 03:48:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 11479747 +EDI: CITICORP.COM Feb 22 2013 03:48:00 Shell Oil / Citibank, Attn.: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195-0507
 11479748 +EDI: STF1.COM Feb 22 2013 03:48:00 Suntrust Mortgage/cc 5, attn: Bankruptcy Division,
 1001 Seemes Ave, Rvw-7941, Richmond, VA 23286-0001
 11479749 +EDI: AFNIVERIZONE.COM Feb 22 2013 03:48:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 11479751 +EDI: AFNIVZWIRE.COM Feb 22 2013 03:48:00 Vzw Ne, attn: Verizon Wireless, Po Box 3397,
 Bloomington, IL 61702-3397

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr SunTrust Mortgage, Inc.

TOTALS: 1, * 0, ## 0

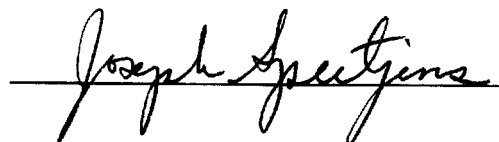
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2013

Signature:



District/off: 0422-7

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 20

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2013 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;brobinson@ecf.epiqsystems.com
Johnie Rush Muncy on behalf of Creditor SunTrust Mortgage, Inc. jmuncy@siwpc.com,
kphares@siwpc.com;bjordan@siwpc.com;kpittman@siwpc.com;naquilina@siwpc.com;ecfpocrich@siwpc.com;k
lane@siwpc.com;awhite@siwpc.com;scarter@siwpc.com;ewhite@siwpc.com;mfreeman@siwpc.com;dcarter@siw
pc.com;
Robert B. Duke on behalf of Debtor Donald Stroud rdukelaw@gmail.com,
2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;debtlaw1@gmail.com;southsidedebtlawgroup@gm
ail.com

TOTAL: 3